ORIGINAL MEDICARE		Wellcare Dual Access 1-800-541-2831	CCESS 1-800-541-2831 1-800-541-2831		Wellcare Fidelis Dual Plus 1-888-343-3547 (HMO D-SNP)	Wellcare Fidelis Dual Access 1-888-343-3547	United Healthcare Dual Complete Plan 1 (1-844-560-4944)	United Healthcare Dual Complete Plan 2 (1-844-560-4944)
		(HMO D-SNP) MA & QMB		(PPO D-SNP) MA & QMB		(HMO SNP) MA & QMB	HMO-POS-D-SNP MA	HMO-POS-D-SNP MA & QMB/SLIMB
PREMIUMS	\$164.90	\$0		\$0	MA & QMB \$0	\$0	\$0	\$0
Deductible	\$226	\$0 Ded; \$25/mo food card	IN	OUT	\$0	\$0	\$0	\$0
PCP Visits	20%**	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Wellness exam	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Specialty Visits	20%**	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Outpatient Mental Health	40%	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Outpatient Substance Abuse	20	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Outpatient Surgery	20% **	\$0	\$0	\$0-\$120	\$0-20%	\$0-\$120	\$0	\$0
Emergency Care	20% **	0-\$95	\$0	0-\$95	\$0-20%	0-\$95	\$0	\$0
Urgent Care	20% **	0-\$95	\$0	0-\$95	\$0-20%	0-\$95	\$0	\$0
Ambulance Services	20% **	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Durable Medical Equipment	20% ** (must use supplier enrolled w/Medicare)	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Prosthetic Devices	20% **	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Diagnostic Radiology	20%	\$0	\$0	\$0	\$0	\$0	\$0	\$0
X Rays	20% **	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Lab Services	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Dialysis	20%	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Radiation Therapy	20%	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Chiropractic Care	limited coverage 20% **	\$0	\$0	\$0	\$0	\$0	\$0	Not Covered

ORIGINAL M	EDICARE	Wellcare Dual Access 1-800-541-2831		re Access -541-2831	Wellcare Fidelis Dual Plus 1-888-343-3547	Wellcare Fidelis Dual Access 1-888-343-3547	United Healthcare Dual Complete Plan 1 (1-844-560-4944)	United Healthcare Dual Complete Plan 2 (1-844-560-4944)
		(HMO D-SNP) MA & QMB	(PPC	D-SNP)	(HMO D-SNP) MA-OMB	(HMO SNP) MA & QMB	HMO-POS-D-SNP MA	HMO-POS-D-SNP MA & QMB/SLIMB
PREMIUMS	\$164.90	\$0		\$0	\$0	\$0	\$0	\$0
Deductible	\$226	0 Ded; \$25/mo food card	IN	OUT	\$0	\$0	\$0	\$0
Transportation	NOT COVERED	\$0 for up to 12 one-way trips/yr	\$0 copay for 12 one- way trips/yr.	75% copay for one-way trips	Not Covered	\$0 (10 one-way or 5 r/t trips/yr)	\$0 Medicaid Covered; 48 one-way trips/yr	\$0 Medicaid Covered; 48 one-way trips/yr
Medically Necessary Foot Care	limited coverage 20% **	\$0	\$0	\$0	\$0	\$0	\$0 (4 visits/yr)	1 (4 visits/yr)
Routine Foot Care	NOT COVERED	Not Covered	\$0	\$0	\$0	\$0	\$0	\$0 (4 visits/yr)
P.T.,O.T. and Speech Therapy	20% **	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Inpatient Hospital	\$1,600 deductible	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Inpatient Mental Health*	\$1,600 deductible	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Skilled Nursing	\$0 days 1-20, \$200 days 21-100	\$0/day days 1-100	\$0/day for days 1- 100	\$0/day for days 1-100	\$0/day days 1-100	\$0/day days 1-100	\$0/day days 1-102	\$0/day days 1-103
Home Health Care	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Mammograms	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Bone Mass	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Colorectal Screening Exams	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Flu, Pneumonia & Hepatitis B	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

ORIGINAL M	ORIGINAL MEDICARE		WellCare Access 1-800-541-2831		Wellcare Fidelis Dual Plus 1-888-343-3547	Wellcare Fidelis Dual Access 1-888-343-3547	United Healthcare Dual Complete Plan 1 (1-844-560-4944)	United Healthcare Dual Complete Plan 2 (1-844-560-4944)
		(HMO D-SNP) MA & QMB	(PPC	D-SNP)	(HMO D-SNP) MA-OMB	(HMO SNP) MA & QMB	HMO-POS-D-SNP MA	HMO-POS-D-SNP MA & QMB/SLIMB
PREMIUMS	\$164.90	\$0		\$0	\$0	\$0	\$0	\$0
Deductible	\$226	0 Ded; \$25/mo food card	IN	OUT	\$0	\$0	\$0	\$0
Prescription Drugs	0%-20% Part B covered only; NO PART D	Copays \$0/\$1.35/\$3.95/ \$4.00/\$9.85/15% \$0-Part B	Copays \$0/\$1.35/\$3.95/ \$4.00/\$9.85/ 15%; \$0 for Part B Drugs	Copays \$0/\$1.35/\$3.95/ \$4.00/\$9.85/15%; \$0 for Part B Drugs	Copays \$0/\$1.35/\$3.95/\$4.00/\$ 9.85/15%; \$0-Part B	Copays \$0/\$1.35/\$3.95/ \$4.00/ \$9.85/15%; \$0- Part B:	Copays \$0/\$1.35/\$3.95/ \$4.00/ \$9.85/15%; \$0- Part B:	Copays \$0/\$1.35/\$3.95/ \$4.00/ \$9.85/15%; \$0- Part B:
Vision Services	20% + for 1 pair glasses/frames/cont act lens after cateract surgery 20% + coverage for retinopathy exam 1 per yr for diabetics	\$0 Exams;\$200 routine eyewear allowance	\$0 exam; \$200/yr max for eyewear coverage	40% exam; 40% copay for \$200/yr max eyewear coverage	\$0 for medicare - covered services only	\$0 for medicare - covered services only	\$0 exam; \$200/yr max for eyewear coverage	\$0 exam; \$200/yr max for eyewear coverage
Hearing Services	40% + Medically necessary exams only no aides	\$0 Exams \$1,000 Hearing Aid Allowance for 2 aids/yr	\$0 exam; \$2,000 max for 2 aids	40% exam; \$2,000/yr max for 2 aids	\$0 Exam; \$1,500/yr max for 2 aids	\$0 Exam; \$700/yr max for 2 aids	\$0 exam; up to \$2,000/yr max for 2 aids/yr	\$0 exam; up to \$2,000/yr max for 2 aids/yr
Diabetic training and supplies	20%	\$0	\$0	\$0	\$0	\$0-20%	\$0	\$0
Dental Coverage	limited coverage	\$0: 2 Exams, 2 Cleanings per yr, 1 x-ray every 1-3 yrs; \$3,000/yr max for all services	\$0 copay for \$4,000/yr max preventive and comprehensive	50% copay for \$4,000/yr max for preventive and comprehensive	\$0 for medicare -covered services only	\$0 2 Exams and Cleanings/yr; 1 x-ray 1-3 yrs; \$2,000yr max for preventive and comp.	\$0 Exam & Cleaning; up to \$1,500/yr max for covered services	
Over The Counter		\$450/qtr OTC card; \$1,000/yr Flex card		c; \$1,000/yr Flex ; o food card	\$350/qtr OTC card; \$25/mo food card	\$115/month OTC card; \$25/mo food card	\$200/mo OTC/Food Card	\$50/mo OTC/Food Card
With full LIS		\$0	\$0	\$0	\$0	\$0	\$0	\$0
With full LIS & EPIC		\$0	\$0	\$0	\$0	\$0	\$0	\$0
Max Out Of Pocket		\$8,300	\$8,300	\$12,450	\$8,300	\$8,300	\$0	\$0

ORIGINAL MEDICARE		United Healthcare NHP 1-877-505-9101	Centers Plan NHC 1-844-274-5227	Independent Health Medicare Family Choice 716-635-4900	Nascentia Health Plus 1-888- 477-4663	Humana Gold Plus 1-800-833-2364
		Institutional with MA	Institutional with MA	Institutional with MA	HMO SNP	HMO-D-SNP
PREMIUMS	\$164.90	\$0	\$39	\$38.90	\$0	\$0
Deductible	\$226	\$0	\$0	\$0	\$0 Ded; \$100/mo utility assist	\$0
PCP Visits	20%**	\$0	\$0	\$0	\$0	\$0
Wellness exam	\$0	\$0	\$0	\$0	\$0	\$0
Specialty Visits	20%**	\$0	\$0	\$0	\$0	\$0
Outpatient Mental Health	40%	\$0	\$0	\$0	\$0	\$0
Outpatient Substance Abuse	20	\$0	\$0	\$0	\$0	\$0
Outpatient Surgery	20% **	\$0	\$0	10%	\$0	\$0
Emergency Care	20% **	\$0	\$0	\$90	\$0	\$0
Urgent Care	20% **	\$0	\$0	\$0	\$0	\$0
Ambulance Services	20% **	\$0	\$0	\$80 ground 20% air	\$0	\$0
Durable Medical Equipment	20% ** (must use supplier enrolled w/Medicare)	\$0	\$0	10%	\$0	\$0
Prosthetic Devices	20% **	\$0	\$0	10%	\$0	\$0
Diagnostic Radiology	20%	\$0	\$0	10%	\$0	\$0
X Rays	20% **	\$0	\$0	10%	\$0	\$0
Lab Services	\$0	\$0	\$0	\$0	\$0	\$0
Dialysis	20%	\$0	\$0	\$0	\$0	\$0
Radiation Therapy	20%	\$0	\$0	10%	\$0	\$0
Chiropractic Care	limited coverage 20% **	\$0	\$0	\$0	\$0	\$0

ORIGINAL MEDICARE		United Healthcare NHP 1(877) 505-9101	Centers Plan NHC 1-844-274-5227	Independent Health Medicare Family Choice 716-635-4900	Nascentia Health Plus 1-888-477-4663	Humana Gold Plus 1-800-833-2364
		Institutional with MA	Institutional with MA	Institutional with MA	HMO-D-SNP	HMO-D-SNP
PREMIUMS	\$164.90	\$0	\$0-\$38.90	\$38.90	\$0	\$0
Deductible	\$226	\$0	\$0	\$0	\$0	\$0
Transportation	NOT COVERED	\$0 (24 one-way trips/yr)	Not Covered	\$0 (36 one-way trips/yr)	\$0 (48 one-way trips/yr)	\$0 (48 one-way trips/yr)
Medically Necessary Foot Care	limited coverage 20%	\$0	\$0: exams/ treatment for diabetes-related nerve damage	\$0	\$0	\$0
Routine Foot Care	NOT COVERED	\$0 (2 visits/yr)	\$0 for 2 visits every 3 mos.	\$0		\$0
P.T.,O.T. and Speech Therapy	20% **	\$0	\$0	\$0	\$0	\$0
Inpatient Hospital	\$1,600 deductible	\$0	\$0	\$250/stay \$600 annual limit	\$0	\$0
Inpatient Mental Health*	\$1,600 deductible	\$0	\$0	\$250/day for days 1-5; \$0/day for days 6-90	\$0	\$0
Skilled Nursing	\$0 days 1-20, \$200 days 21- 100	\$0	\$0	\$0	\$0	\$0
Home Health Care	\$0	\$0	\$0	\$0	\$0	\$0
Mammograms	\$0	\$0	\$0	\$0	\$0	\$0
Bone Mass	\$0	\$0	\$0	\$0	\$0	\$0
Colorectal Screening Exams	\$0	\$0	\$0	\$0	\$0	\$0
Flu, Pneumonia & Hepatitis B	\$0	\$0	\$0	\$0	\$0	\$0

ORIGINAL MEDICARE		United Healthcare NHP 1(877) 505-9101	Centers Plan NHC 1-844-274-5227	Independent Health Medicare Family Choice 716-635-4900	Nascentia Health Plus 1-888-477-4663	Humana Gold Plus 1-800-833-2364
		Institutional with MA	Institutional with MA	Institutional with MA	HMO-D-SNP	HMO-D-SNP
PREMIUMS	\$164.90	\$0	\$0-\$38.90	\$38.90	\$0	\$0
Deductible	\$226	\$0	\$0	\$0	\$0	\$0
Prescription Drugs	0%-20% Part B covered only; NO PART D	Copays \$0/\$1.35/\$3.95/ \$4.00/\$9.85/15% Part B: \$0	Copays \$0-25% Part B: \$0	Copays \$4/\$15/25%/25%/ 33%; Part B: \$0	Copays \$0/\$1.35/\$4.15 Part B: \$0	Copays \$0/\$1.35/\$3.95/ \$4.00/ \$9.85/15% \$0-Part B:
Vision Services	20% + for 1 pair glasses/frames/cont act lens after cateract surgery 20% + coverage for retinopathy exam 1 per yr for diabetics	\$0 Exams, \$0 Post Cataract Eyewear, \$0 every 2 yrs; up to \$150/yr routine eyewear allowance	\$0: Exams; up to \$100 eyewear allowance per 2 yr, \$0 post cateract surgery glasses	\$0 Exams; \$0 Post Cataract Eyewear; up to \$150/yr for eyewear including diabetic retinopathy and retinal imaging	\$0 exam; \$0 post cataract Eyewear; \$0 routine exam; up to \$355/yr routine eyewear allowance	\$0 for Covered Services; \$300/yr Max eyewear allowance
Hearing Services	40% + Medically necessary exams only no aides	\$0 Exams, \$2,000 Hearing Aid Allowance every 2 yrs	\$0 Exams; \$500/ear Hearing Aid Allowance every 3 yrs.	\$0 Exams, \$45 fitting exam; \$499- \$2,199/ear for Start Hearing Network aid devices	\$0 Routine Exams, \$2,000/yr max for 2 aids	\$0/yr Exam; \$0/aid allowance every 3 years from Tru Hearing
Diabetic training and supplies	20%	\$0 Training, \$0 Shoes or Inserts, \$0 Supplies (covered brands)	\$0 training ,supplies & therapeutic shoes	\$0	\$0 Training, \$0 shoes or inserts, \$0 Supplies	\$0 Training, \$0 shoes or inserts, \$0 Supplies
Dental Coverage	limited coverage	\$0 for Covered Services, \$1,000 limit	\$0 copay: 2 Cleanings, 2 x-rays; 2 Exams	Not Covered	\$0 for 2 exams, x-rays, cleanings/yr; \$2,00/yr in preventive and comprehensive benefit	\$0 for Covered Services; up to \$1,000/yr
Over The Counter		\$155/qtr OTC card		\$100/qtr; \$400/yr OTC	\$480/mo OTC	\$150/mo OTC/Food
With full LIS		\$0	\$0	\$0	\$0	\$0
With full LIS & EPIC		\$0	\$0	\$0	\$0	\$0
Max Out Of Pocket		\$3,000	\$7,550	\$3,000	\$6,700	\$7,550

ORIGINAL MEDICARE		HumanaChoice SNP-DE (020) 1-800-833-2364 PPO-D-SNP		Independent Health Assure Advantage 716-635-4900 (HMO SNP) C SNP Diabetes and	Aetna Medicare Assure 1-833-859-6031 (HMO D SNP)	United Healthcare Dual Complete Choice 1-844-560-4944 PPO-D-SNP	
PREMIUMS	\$164.90	<u> </u>	0.00	Chronic Heart Failure Diagnoses \$60	MA & QMB \$0		
Deductible	\$164.90		5.00 BO	\$0	0/\$25	\$0 Premium \$0	\$0 Deductible \$0
PCP Visits	20%**	\$0	\$0	\$0	0-20%	\$0	40%
Wellness exam	\$0	\$0 \$0	\$0	\$0	0-20%	\$0	\$0
	·	<u>.</u>	·	* -		-	
Specialty Visits	20%**	\$0	\$0	\$0-\$20	0-20%	\$0	\$0
Outpatient Mental Health	40%	\$0	\$0	\$30	0-20%	\$0	\$0
Outpatient Substance Abuse	20	\$0	\$0	\$40	0-20%	\$0	\$0
Outpatient Surgery	20% **	\$0	\$0	\$300/\$350	0-20%	\$0	\$0
Emergency Care	20% **	\$0	\$0	\$90	0-20%	\$0	\$0
Urgent Care	20% **	\$0	\$0	\$65	0-20%	\$0	\$0
Ambulance Services	20% **	\$0	\$0	\$225 ground/air	0-20%	\$0	\$0
Durable Medical Equipment	20% ** (must use supplier enrolled w/Medicare)	\$0	\$0	10%-20%	0-20%	\$0	\$0
Prosthetic Devices	20% **	\$0	\$0	20%	0-20%	\$0	\$0
Diagnostic Radiology	20%	\$0	\$0	\$155	0-20%	\$0	\$0
X Rays	20% **	\$0	\$0	\$30	0-20%	\$0	\$0
Lab Services	\$0	\$0	\$0	\$0 labs; 20% genetic tests	0-20%	\$0	\$0
Dialysis	20%	\$0	\$0	\$20	0-20%	\$0	\$0
Radiation Therapy	20%	\$0	\$0	20%/20%	0-20%	\$0	\$0
Chiropractic Care	limited coverage 20% **	\$0	\$0	\$20	0-20%	\$0	\$0

ORIGINAL ME	DICARE	SNP-D	aChoice DE (020) 33-2364	Independent Health Assure Advantage 716-6354900	Aetna Medicare Assure 1-833-859-6031	Comple	llthcare Dual te Choice 560-4944
		PPO-	D-SNP	(HMO SNP) C SNP Diabetes and Chronic Heart Failure Diagnoses	(HMO D SNP) MA & QMB	PPO-	D-SNP
PREMIUMS	\$164.90	\$0	.00	\$60	\$0	\$0 Premium	\$0 Deductible
Deductible	\$226	\$	60	\$0	\$0	IN	OUT
Transportation	Not Covered	\$0 for 48 one- way trips/yr	\$0 for 48 one- way trips/yr	\$0 (12) one-way trips/yr to plan approved places	NOT COVERED	\$0 for 48 one- way trips/yr	75% coinsurance
Medically Necessary Foot Care	Limited Coverage 20%**	\$0	\$0	\$0	0-20%	\$0	\$0
Routine Foot Care	Not Covered	\$0	\$0	\$0	0-20%	\$0 for 6 visits/yr	\$0 for 6 visits/yr
P.T., O.T. and Speech Therapy	20%**	\$0	\$0	\$15	0-20%	\$0	\$0
Inpatient Hospital	\$1,600 deductible	\$0	\$0	\$250/day for days 1-6; \$0/day for days 7+; \$1,500/yr Max	\$2,050/stay	\$0	\$0
Inpatient Mental Health*	\$1,600 deductible	\$0	\$0	\$395/day for days 1-4; \$0/day for days 5-90	\$1,872/stay	\$0	\$0
Skilled Nursing	\$0/day for day 1-20, 200/days for days 21-100	\$0	\$0	\$0/day for days 1-20; \$196/day for days 21-100	\$0/day for day 1-20; \$194.50/day for days 21-100	\$0	\$0
Home Health Care	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Mamograms	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Bone Mass	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Colorectal Screening Exams	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Flu, Pneumonia & Hepatitis B	\$0	\$0	\$0	\$0	\$0	\$0	\$0

ORIGINAL M	IGINAL MEDICARE		aChoice DE (020) 33-2364	Independent Health Assure Advantage 716-635-4900	Aetna Medicare Assure 1-833-859-6031	Comple	Ithcare Dual te Choice 560-4944
		PPO-l	D-SNP	(HMO SNP) C SNP Diabetes and Chronic Heart Failure Diagnoses	(HMO D SNP) MA & QMB PPO-E		D-SNP
PREMIUMS	\$164.90	\$0	.00	\$60	\$0	\$0 Premium	\$0 Deductible
Deductible	\$226	\$	50	\$0		IN	OUT
Prescription Drugs	0%-20% Part B covered only; NO PART D		Copays \$0/\$1.35/\$3.95/ \$4.00/ \$9.85; \$0- Part B:	Copays \$0/\$12/\$47/38%/33%; \$20 for certain insulins	Copays \$0; \$0 for Part B Drugs	Copays \$0; \$0 for Part B Drugs	Copays \$0; \$0 for Part B Drugs
Vision Services	20% + for 1 pair glasses/frames/contact lens after cateract surgery 20% + coverage for retinopathy exam 1 per yr for diabetics	\$0 Exam up to \$75; \$200/yr max for eyewear allowance	\$0 Exam up to \$75; \$200/yr max for eyewear allowance	\$0 Exams, \$0 Post Cataract eyewear; up to \$200/yr for eyewear, \$0 for diabetic retinopathy and retinal imaging	\$0 Exams; \$250/yr max eyewear allowance	\$0 Exam up to \$350/yr max eyewear allowance	\$40 Exam up to \$350/yr max eyewear allowance
Hearing Services	40% + Medically necessary exams only no aides	\$0 for Routine Exam; \$0 for Tru Hearing hearing aid 1 per ear every 3 yrs.	\$0 for Routine Exam; \$0 for Tru Hearing hearing aid 1 per ear every 3 yrs.	\$30 exam; \$45 hearing aid evaluation exam; \$499 or \$2,799 for Start Hearing aid devices	\$0 Exams; \$1,250/yr per aid for aids purchased from NationsHearing	\$0 exam; \$2,00/yr for 2 aids through United Healcare Hearing	40% exam; \$2,000/yr for 2 aids through United Healcare Hearing
Diabetic training and supplies	20%	\$0	\$0	\$0	\$0	\$0	\$0
Dental Coverage	limited coverage	\$0 Exam & Cleaning; \$1,000/yr max for preventive and comp.	\$0 Exam & Cleaning; \$1,000/yr max for preventive and comp.	\$20/visit preventive; \$0 Ded. For Comprehensive; you pay 50% up to \$3,000/yr	\$0 preventive/yr; up to \$2,000/yr for covered serices	\$0 Exam & Cleaning; \$1,000/yr max for preventive and comp.	\$0 Exam & Cleaning; \$1,000/yr max for preventive and comp.
Over The Counter		\$200/qtr OTC	\$50/mo Food	\$50/qtr OTC	\$300/qtr. Flex Card/ \$240/qtr Food	\$150/mo	OTC/Food
With full LIS		\$	50	\$21.10	\$0	9	50
With full LIS & EPIC		\$	60	\$0.00	\$0	\$	60
Max Out Of Pocket		\$	0	\$6,900	\$8,300	9	60